

Certificate Number: 00927-MN-DE-013248929

Bankruptcy Case Number: 10-47977



00927-MN-DE-013248929

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 8, 2010, at 9:42 o'clock PM EST, Stephanie D Michaelis completed a course on personal financial management given by internet by A 24/7 Bankruptcy Class, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Minnesota.

Date: December 8, 2010 By: /s/Evelyn Zelaya for RICHARD A GARCIA

Name: RICHARD A GARCIA

Title: PRESIDENT and INSTRUCTOR